



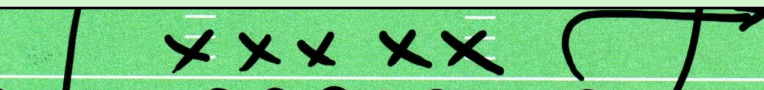
Welcome to our newest Board Director, Ed Hogan! Ed has recently been appointed Director on the Board as a replacement for David Cotton. Ed has been a member here for about 6 years and his interest in cooperative ventures is his prime motivation for becoming a volunteer member of the Credit Union's governing body. David Cotton resigned after more than 20 years of service to Members 1st! Throughout those years he served as director, recording secretary and chairman. Many thanks to David and welcome aboard, Ed!



Ask about our Secured Credit Cards for credit building! Perfect for establishing new credit and even better for building it up. Don't keep yourself in the dark, come ask us a question! We have the solutions for you at the lowest rate around :-)



Introducing our **1.99% APR* for 6 Months** Balance Transfer Special! Cut down your high-interest balances by transferring another card's balances to a Members 1st Credit Card. Balance transfers completed **between 10/01/2024 and 12/07/2024** will receive 1.99% APR* for 6 months from the date of the transfer. After the 6 month period, remaining balances will migrate to our standard 10.9% APR* (still pretty great). This offer is available to both current and new cardholders!



1.99% APR
FOR 6 MONTHS

When you open or transfer an existing balance to our credit union credit card between October 1, 2024 and December 7, 2024.

Ask us about this special rate offer today!

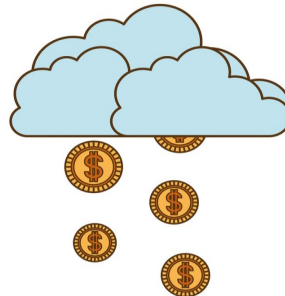
Both new accounts and balance transfers completed 10/1/2024 through 12/7/2024 will receive 1.99% APR* for 6 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. * APR=Annual Percentage Rate

Upcoming Bank Closures

- October 9: Indigenous Peoples' Day
- November 11: Veterans Days
- November 28: Thanksgiving Day
- December 25: Christmas Day
- January 1: New Year's Day

Mark Your Calendar!

International Credit Union Day Thursday, October 17, 2024
 Stop by for chili and cider donuts.



♪ *Change, change, go away! Feed our machine, "Here's your cash" we'll say!* ♪

Is this a good jingle? No. But we have a coin machine available to our members to exchange their coins for cash :-)

Local Art at Vegan AF!

We had a local artist donate a number of artworks in support of our birdseed fund (we love our birds here!) and they are up on display at Vegan AF on Canal St.

- Staff:**
- David Casceillo
 - Jensen Fisk
 - Melissa Fisk
 - Rose Gundry
 - James Hadden
 - Susan Hadden
 - Angie Hagen
 - Cathy Sargent
 - Evelyn Sirois
 - Kelly Wunsch
 - Maud Cogliano—Consultant

- Board of Directors:**
- Tamara Gray
 - Michael Delpriore
 - Judith Wisell
 - Lawrence O'Neill
 - Mona Williams
 - Edward Hogan
 - Bert Wilkins
 - Ed Hogan

- Supervisory Committee:**
- Sheri Bolster
 - Amber Downing
 - Eydie Harvey

- Office Hours:**
- Drive-Up Opens at 8:00am
 - Lobby Opens at 9:00am
 - We close Mon-Wed at 4:00pm
 - Thursday at 5:00
 - Friday at 6:00pm

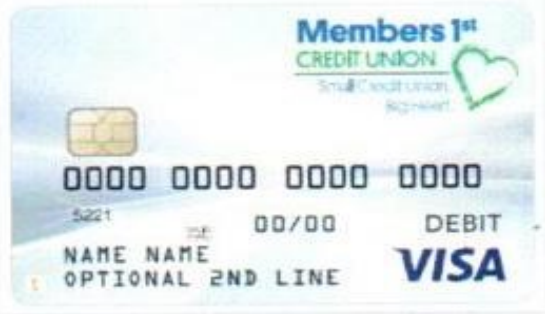


*Annual Percentage Rate

Why your Credit Score is so important...

Here at Members 1st, we're all about helping you improve your credit picture. We don't base our loan approvals on your credit score and we want to help you **raise** your score. A higher score helps with lots of things. Apartment rentals, mortgage rates, and yes, especially what you pay for other credit (i.e. credit cards, store cards, auto loans). Maybe that lower score was caused by medical bills, student loans or for other reasons. We take that into consideration during our decision process.

And...be careful with those **online lending solutions or balance transfer offers**. They're out there for a reason. Most of them have an origination fee even though the rate might be favorable. That's how those lenders make their money. Those origination fees are instant income for them. Once you pay that fee you don't get it back even though you pay it off early. And if you don't pay off your balance before the offer is done you end up paying more money! See us **before** you sign up for one of these. Bring that offer in if you feel that this is the way for you to go. We'll review the offer, do the math and let you know how much you'll be paying in interest and fees.



LOST CARD?

If it's a weekend or after-hours and your debit or credit card has been lost or stolen, you can always call VISA Fraud at 833-933-1681 or Customer Service at 800-433-0505.

During regular hours please be sure to call our office at 802-257-5131. Even if it was just lost for a little while, it's always better to be safe than sorry. Be careful!

SCORECARD REWARD POINTS

Use those reward points that have accumulated on your credit card! You can even use them to get 50¢ off a gallon at the gas pump. (Check for participating stations in your area.) You can use up to 10 gallons at each fill-up. There are also a lot of other merchandise for which you can redeem your points.

Not registered?

- Go to www.scorecardrewards.com
- Register your card, (you will need the entire card number, exp date, and cvv code.)
- Select a user name and password. (Remember to write them down.)

Start shopping... Select different categories by points and interests (i.e. products for your home, for the garage, for her, for him, for kids) There's lots!

Use those points, you're earned them.

If you can't log in, **browse as a guest**. Click "**shop rewards**." Check out which products you want to redeem and you can call the request in. You'll need the **merchandise number** and the **number of points** to redeem. Call **1.800.854.0790**, stay on the line until a representative comes on the line. Tell them you want to redeem some points for merchandise and voila!

Our Online Banking has some great features:

Click on **Accounts** to see details of all the accounts on which you are a member.

Click on **Transfers** to do one time transfers and/or set up automatic transfers.

Click on **Cards** to access your debit card info. Set up alerts on your debit card, change limits, block, etc. For instance, you can get a text every time money comes out of your account.

Use **Settings** to change your address or label your different accounts. i.e. cruise account, tax savings. You can even set reminders and alerts for birthdays, loan payments, and more! Try those alerts.

Helpful Links will bring you to our newsletter, rewards, ecardinfo site and more.

VISA VISA

10.9%* What's the interest rate on YOUR credit card? Members 1st Credit Union has a low rate for all our members. Limits up to \$10,000.

Transfer your balances, no fees!

*Annual percentage rate



REMOTE CAPTURE DEPOSIT

(AKA Mobile Deposit)

Did you know you can save yourself a trip to the credit union by taking a picture of your check to deposit into your account? You need a smart phone to do this and you must be signed up on online banking with our mobile app. You also need to call us to add that service to your account.

Another big bank service from your small credit union!

SKIP A PAYMENT AT NO COST TO YOU!

Did you know...Members are allowed a **Free Skip-A-Pay** for your unsecured loan or car loan once a year. That means you can skip your payment as long as you give us notice by filling out a form. This is especially handy during the holidays or if you know you will be out of work due to surgery or illness. More information and the application is available on our website. Click on "forms" and scroll down to "Skip-a-Pay"* You can also access it through the online banking.

- *Conditions apply - Outlined on Skip-A-Pay form*

ASSOCIATION
of
VERMONT
CREDIT UNIONS

Your savings members insured by at least \$250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, U.S. Government Agency